

Imaged Certificate of Notice Page 1 of 5  
IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA

FILED  
7/12/22 10:21 am  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

IN RE:  
TODD E MUMMERT

Debtor(s)

Ronda J. Winnecour  
Movant

vs.

No Repondents.

Case No.:17-70093 JAD

Chapter 13

Related to ECF 175

**DEFAULT O/E JAD**

ORDER OF COURT

AND NOW, this 12th day of July, 2022, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.


(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

  
JEFFERY A. HELLER jah  
U.S. BANKRUPTCY JUDGE

In re:  
Todd E Mummert  
Debtor

Case No. 17-70093-JAD  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-7  
Date Rcvd: Jul 12, 2022

User: auto  
Form ID: pdf900

Page 1 of 4  
Total Noticed: 50

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 14, 2022:

Recip ID	Recipient Name and Address
db	+ Todd E Mummert, 5K Twin Rivers Road, East Windsor, NJ 08520-5230
cr	+ Bayview Loan Servicing, LLC, et. al., 4425 Ponce de Leon Boulevard, 5th Floor, Coral Gables, FL 33146-1837
cr	Elizon Master Participation Trust I, U.S. Bank Tru, Fay Servicing, LLC, PO Box 814609, Dallas, TX 75381-4609
cr	Plaza Revolving Trust by Wilmington Savings Fund S, PO Box 814609, Fay Servicing, LLC, Dallas, TX 75381-4609
cr	+ USSCO Federal Credit Union, McGrath McCall, P.C., Four Gateway Center, Suite 1040, 444 Liberty Avenue Pittsburgh, PA 15222-1225
14362606	++ CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034 address filed with court:, Home Depot Credit Services, P.O. Box 182676, Columbus, OH 43218
15197899	Elizon Master Participation Trust I., Fay Servicing, LLC, PO Box 814609, Dallas, TX 75381-4609
14362604	+ Gleason, Barbin & Markovitz, LLP, Attn: William Gleason Barbin, Solicitor, 206 Main Street, Johnstown, PA 15901-1509
14362608	+ Johnstown Regional Sewage, 410 Main Street, P.O. Box 610, Johnstown, PA 15907-0610
14362611	+ PA Collection Service, P.O. Box 893, Washington, PA 15301-0893
14382272	+ Penelec, c/o FirstEnergy, 331 Newman Springs Road, Bldg. 3, Red Bank, NJ 07701-5688
14362612	+ Penn Credit, 916 S. 14th Street, P.O. Box 988, Harrisburg, PA 17108-0988
14362614	Phelan, Hallinan, LLP, c/o Matthew Brushwood, Esquire, 1617 JFK Boulevard, Suite 1400, One Penn Center Plaza, Philadelphia, PA 19103
15484398	Plaza Revolving Trust, Fay Servicing, LLC, PO Box 814609, Dallas, TX 75381-4609
14381581	+ USSCO Johnstown Federal Credit Union, c/o McGrath McCall, P.C., Four Gateway Center, Suite 1040, 444 Liberty Avenue, Pittsburgh, PA 15222-1225
14362621	+ Wells Fargo Bank NA, 3476 Stateview Blvd., Fort Mill, SC 29715-7200
14398386	+ Wells Fargo Bank, N.A., MAC N9286-01Y, P.O. Box 1629, Minneapolis, MN 55440-1629
14362623	+ Windber Medical Center, ATTN: Cashier, 600 Somerset Avenue, Windber, PA 15963-1397

TOTAL: 18

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: RASEBN@raslg.com	Jul 13 2022 04:19:00	Wilmington Savings Fund Society, FSB, d/b/a Christ, Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Ste 100, Boca Raton, FL 33487-2853
14362592	+ Email/Text: g20956@att.com	Jul 13 2022 04:19:00	AT&T Mobility, P.O. Box 6416, Carol Stream, IL 60197-6416
14362593	Email/Text: creditcardbkcorrespondence@bofa.com	Jul 13 2022 04:19:00	Bank of America, P.O. Box 15019, Wilmington, DE 19886
14362594	+ Email/Text: creditcardbkcorrespondence@bofa.com	Jul 13 2022 04:19:00	Bank of America, Attn: Bankruptcy Department, P.O. Box 31785, Tampa, FL 33631-3785
14362595	+ Email/Text: BKMailBayview@bayviewloanservicing.com	Jul 13 2022 04:19:00	Bayview Loan Servicing, 4425 Ponce del Leon Boulevard, 5th Floor, Miami, FL 33146-1839
14362596	+ Email/Text: notices@burt-law.com	Jul 13 2022 04:19:00	Burton Neil & Associates, P.C., 1060 Andrew Drive, Suite 170, West Chester, PA 19380-5600
14362597	+ Email/PDF: resurgentbknotifications@resurgent.com	Jul 13 2022 04:25:23	CACH, LLC, 4340 South Monaco Street, Unit 2, Denver, CO 80237-3485
14362599	+ Email/PDF: AIS.cocard.ebn@aisinfo.com		

District/off: 0315-7

User: auto

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		Jul 13 2022 04:25:28	CapOne/Boscov's, P.O. Box 30253, Salt Lake City, UT 84130-0253
14362598	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jul 13 2022 04:25:28	Capital One Bank, N.A., P.O. Box 71083, Charlotte, NC 28272-1083
14642014	+ Email/PDF: ebn_ais@aisinfo.com	Jul 13 2022 04:25:16	Directv, LLC, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14362601	+ Email/Text: mrdiscen@discover.com	Jul 13 2022 04:19:00	Discover, P.O. Box 71084, Charlotte, NC 28272-1084
14372947	Email/Text: mrdiscen@discover.com	Jul 13 2022 04:19:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14362602	+ Email/Text: bknotice@ercbpo.com	Jul 13 2022 04:19:00	Enhanced Recovery Co., LLC, 8014 Bayberry Road, Jacksonville, FL 32256-7412
14362603	Email/Text: bankruptcy@firstenergycorp.com	Jul 13 2022 04:19:00	FirstEnergy Corporation, 76 S. Main Street, Akron, OH 44308
14362605	+ Email/Text: ally@ebn.phinsolutions.com	Jul 13 2022 04:19:00	GMAC Mortgage, P.O. Box 9001719, Louisville, KY 40290-1719
14362607	Email/Text: sbse.cio.bnc.mail@irs.gov	Jul 13 2022 04:19:00	Internal Revenue Service, Centralized Insolvency Operation, P.O. Box 7346, Philadelphia, PA 19101-7346
14362600	Email/PDF: ais.chase.ebn@aisinfo.com	Jul 13 2022 04:25:27	Chase Home Mortgage, P.O. Box 78420, Phoenix, AZ 85062
14362609	Email/Text: bknotices@mbandw.com	Jul 13 2022 04:19:00	McCarthy, Burgess, & Wolff, The MB&W Building, 2600 Cannon Road, Cleveland, OH 44146
14362610	+ Email/Text: BKEBN-Notifications@ocwen.com	Jul 13 2022 04:19:00	Ocwen Loan Servicing, LLC, 1661 Worthington Road, Suite 100, West Palm Beach, FL 33409-6493
14375903	+ Email/PDF: rmscedi@recoverycorp.com	Jul 13 2022 04:25:30	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14362613	+ Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 13 2022 04:19:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14362615	+ Email/Text: bkdepartment@rtresolutions.com	Jul 13 2022 04:19:00	Real Time Resolutions, Inc., 1349 Empire Central Drive, Suite 150, Dallas, TX 75247-4029
14522982	Email/Text: bkdepartment@rtresolutions.com	Jul 13 2022 04:19:00	Real Time Resolutions, Inc., 1349 Empire Central Drive, Suite #150, Dallas, Texas 75247-4029
14362616	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 13 2022 04:25:31	Sears Credit Cards, P.O. Box 183082, Columbus, OH 43218-3082
14362617	+ Email/Text: bkteam@selenefinance.com	Jul 13 2022 04:19:00	Selene Finance, 9990 Richmond, Suite 400 South, Houston, TX 77042-4546
15200929	Email/Text: mtgbk@shellpointmtg.com	Jul 13 2022 04:19:00	THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO, P.O. Box 10826, Greenville, SC 29603-0826
14648222	+ Email/Text: nsm_bk_notices@mrcooper.com	Jul 13 2022 04:19:00	The Bank of New York Mellon, Trustee (See 410), c/o Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, Florida 33146-1837
14362618	+ Email/Text: bknotices@totalcardinc.com	Jul 13 2022 04:19:00	Total Card, 5109 S. Broadband Lane, Sioux Falls, SD 57108-2208
14362619	+ Email/Text: colldept@usscofcu.net	Jul 13 2022 04:19:00	USSCO FCU, 532 Oakridge Drive, Johnstown, PA 15904-6915
14362620	+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	Jul 13 2022 04:19:00	Verizon Wireless, P.O. Box 25505, Lehigh Valley, PA 18002-5505

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14362621	+ Email/PDF: Bankruptcynoticeshomelending@wellsfargo.com	Jul 13 2022 11:11:54	Wells Fargo Bank NA, 3476 Stateview Blvd., Fort Mill, SC 29715-7200
14398386	+ Email/PDF: Bankruptcynoticeshomelending@wellsfargo.com	Jul 13 2022 11:11:54	Wells Fargo Bank, N.A., MAC N9286-01Y, P.O. Box 1629, Minneapolis, MN 55440-1629
14362622	+ Email/Text: BKRMailOps@weltman.com	Jul 13 2022 04:19:00	Weltman, Weinberg & Reis, Co., c/o William T. Molczan, Esquire, 436 Seventh Avenue, Suite 1400, Pittsburgh, PA 15219-1827
14648223	+ Email/Text: bkteam@selenefinance.com	Jul 13 2022 04:19:00	Wilmington Savings Fund Society, FSB, d/b/a Christ, c/o Selene Finance LP, 9990 Richmond Ave Ste 400 South, Houston, TX 77042-4546

TOTAL: 34

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		DEUTSCHE BANK TRUST COMPANY AMERICAS AS TRUSTEE FO
cr		Deutsche Bank Trust Company Americas As Trustee et
cr		JPMorgan Chase Bank, N.A.
cr		Real Time Resolutions Inc.
cr		THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO
cr		The Bank Of New York Mellon, etal
cr		The Bank fo New York Mellon, et al...
cr		WELLS FARGO BANK, N.A.
cr		WELLS FARGO BANK, N.A.
cr		Wilmington Savings Fund Society, FSB, d/b/a Christ
14640612		JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	*	THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO, P.O. Box 10826, Greenville, SC 29603-0826
14631400	*	Real Time Resolutions, Inc., 1349 Empire Central Drive, Suite #150, Dallas, Texas 75247-4029

TOTAL: 11 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 14, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 12, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Wilmington Savings Fund Society FSB, d/b/a Christiana Trust, not individually but as Trustee for Pretium Mortgage Acquisition Trust bnicholas@kmlawgroup.com
Harry B. Reese	on behalf of Creditor WELLS FARGO BANK N.A. bankruptcy@powerskirn.com

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James A. Prostko  
on behalf of Creditor JPMorgan Chase Bank N.A. jprostko@c-vlaw.com, jamesprostko@gmail.com

James A. Prostko  
on behalf of Creditor Deutsche Bank Trust Company Americas As Trustee et al. jprostko@c-vlaw.com jamesprostko@gmail.com

Jill Manuel-Coughlin  
on behalf of Defendant The Bank of New York Mellon fka The Bank of New York as Trustee For the Certificate Holders of the  
CWMBBS Inc., CHL Mortgage Pass-Through Trust 2004-25, Mortgage Pass-Through Certificates bankruptcy@powerskirm.com

Jill Manuel-Coughlin  
on behalf of Creditor The Bank Of New York Mellon et al bankruptcy@powerskirm.com

Jill Manuel-Coughlin  
on behalf of Creditor WELLS FARGO BANK N.A. bankruptcy@powerskirm.com

Jill Manuel-Coughlin  
on behalf of Creditor The Bank fo New York Mellon et al... bankruptcy@powerskirm.com

Karina Velter  
on behalf of Creditor Real Time Resolutions Inc. kvelter@hoflawgroup.com ckohn@hoflawgroup.com

Karina Velter  
on behalf of Defendant Real Time Solutions Inc. kvelter@hoflawgroup.com, ckohn@hoflawgroup.com

Kenneth P. Seitz  
on behalf of Debtor Todd E Mummert thedebterasers@aol.com

Kenneth P. Seitz  
on behalf of Plaintiff Todd E Mummert thedebterasers@aol.com

Kevin M Buttery  
on behalf of Creditor Wilmington Savings Fund Society FSB, d/b/a Christiana Trust, Not Individually but as Trustee for Pretium  
Mortgage Acquisition Trust kbuttery@rascrane.com

Kevin Scott Frankel  
on behalf of Creditor Bayview Loan Servicing LLC, et. al. pabk@logs.com, logsecf@logs.com

Kirsten S. Penn  
on behalf of Creditor USSCO Federal Credit Union kpenn@lenderlaw.com

Lauren Moyer  
on behalf of Creditor Plaza Revolving Trust by Wilmington Savings Fund Society FSB, not in its individual capacity, but solely  
as Owner Trustee lmoyer@friedmanvartolo.com, bankruptcy@friedmanvartolo.com

Morris Anthony Scott  
on behalf of Creditor Bayview Loan Servicing LLC, et. al. pabk@logs.com

Office of the United States Trustee  
ustregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour  
cmecf@chapter13trusteedpa.com

Sindi Mncina  
on behalf of Creditor Wilmington Savings Fund Society FSB, d/b/a Christiana Trust, not individually but as Trustee for Pretium  
Mortgage Acquisition Trust smncina@rascrane.com

Stephen Russell Franks  
on behalf of Creditor WELLS FARGO BANK N.A. amps@manleydeas.com

Thomas Song  
on behalf of Creditor JPMorgan Chase Bank N.A. pawb@fedphe.com

Thomas Song  
on behalf of Creditor DEUTSCHE BANK TRUST COMPANY AMERICAS AS TRUSTEE FOR RALI 2007-QS6  
pawb@fedphe.com

TOTAL: 23